

REMARKS

The undersigned wishes to extend his gratitude to Examiner Nguyen for participating in a telephone interview on October 9, 2001. Based on the telephone interview, it is believed that the application, as amended hereby, is in condition for allowance.

Independent claims 1, 9, 17 and 22 have been amended to more clearly define the invention by (1) renaming the "first number" as --account number-- and renaming the "second number" as --authorization number--; (2) clarifying that the merchant is by-passed when the authorization number is transmitted to the third party contractor; and (3) clarifying that the account number and authorization number are verified after they are received by the third party contractor.

Dependent claims 2 and 10, which by this amendment have been incorporated into claims 1 and 9 respectively, are hereby cancelled without prejudice.

Dependent claims 3, 6, 11, 14, 20 and 25 have been amended to reflect the change in nomenclature in independent claims 1, 9, 17 and 22.

As requested by the Examiner during the telephone interview, dependent claims 27, 29, 30 and 32 have been amended to clarify that the PIN is associated with the ATM card number.

Claims 33-36 have been amended in accordance with the Examiner's request in order to correct a typographical error and clarify the claim language.

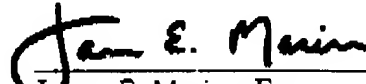
Finally, new independent system claims 37 and 38, which parallel method claims 1 and 17, have been added.

It is respectfully submitted that the application as amended hereby is in condition for allowance and an early indication of allowance is respectfully requested.

The Commissioner is hereby authorized to charge any fees which may be required by this amendment to Account No. 501-814, Order No. 5932.1.

Dated: October 16, 2001

Respectfully submitted,


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APPENDIX 1

1. (Twice Amended) A method of making purchases over a computer network using [a first] an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and [a second] an authorization number associated with said [first] account number which, when used with said [first] account number, enables withdrawal of funds from said account, said method comprising the steps of:

transmitting said [first] account number over said network from a consumer location to an on-line merchant location;

forwarding said [first] account number over said network from said on-line merchant location to a third party contractor location;

transmitting a query for said [second] authorization number over said network from said third party contractor location to said consumer location;

transmitting said [second] authorization number over said network from said consumer location to said third party contractor location, bypassing said on-line merchant location; and

[checking at said third party contractor location whether said first and second numbers are valid] after said account number and said authorization number are received at said third party contractor location, verifying the validity of said account number and said authorization number.

APPENDIX 2

3. (Amended) The method according to claim 1 wherein said [first] account number and [second numbers] said authorization number are transmitted over said network via encrypted connections.

APPENDIX 3

6. (Amended) The method according to claim 1 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether said [first] account number and [second numbers] said authorization number are valid.

APPENDIX 4

9. (Twice Amended) A system for making purchases over a computer network using [a first] an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and [a second] an authorization number associated with said [first] account number which, when used with said [first] account number, enables withdrawal of funds from said account, said system comprising:

a first computer at a consumer location, said first computer being connected to said network;

a second computer at an on-line merchant location, said second computer being connected to said network; and

a third computer at a third party contractor location, said third computer being connected to said network;

wherein said [first] account number is transmitted from said first computer to said second computer over said network;

wherein said [first] account number is forwarded from said second computer to said third computer over said network;

wherein a query for said [second] authorization number is transmitted from said third computer to said first computer over said network;

wherein said [second] authorization number is transmitted from said first computer to said third computer over said network, bypassing said second computer;

and wherein said third computer [checks whether said first and second numbers are valid], after receiving said account number and said authorization number, verifies the validity of said account number and said authorization number.

APPENDIX 5

11. (Amended) The system according to claim 9 wherein said [first] account number and said authorization number [second numbers] are transmitted over said network via encrypted connections.

APPENDIX 6

14. (Amended) The system according to claim 9 wherein said third computer notifies said second computer whether said [first] account number and [second numbers] said authorization number are valid.

APPENDIX 7

17. (Twice Amended) A method of authorizing a purchase to be made over a computer network using [a first] an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and [a second] an authorization number associated with said [first] account number which, when used with said [first] account number, enables withdrawal of funds from said account, said method comprising the steps:

receiving at a third party contractor location said [first] account number transmitted over said network from an on-line merchant location;

transmitting a query for said [second] authorization number over said network from said third party contractor location to a consumer location;

receiving at said third party contractor location said [second] authorization number transmitted over said network from said consumer location, bypassing said on-line merchant location; and

after receiving said account number and said authorization number at said third party contractor location, verifying the validity of said [first] account number and [second numbers] said authorization number [at said third party contractor location].

APPENDIX 8

20. (Amended) The method according to claim 17 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether said [first] account number and [second numbers] said authorization number are valid.

APPENDIX 9

22. (Twice Amended) A system for authorizing a purchase to be made over a computer network using [a first] an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and [a second] an authorization number associated with said [first] account number which, when used with said [first] account number, enables withdrawal of funds from said account, said system comprising:

a computer connected to said network;

said computer being configured to receive said [first] account number transmitted over said network from an on-line merchant's computer, transmit a query for said [second] authorization number over said network to a consumer's computer, receive said [second] authorization number transmitted over said network from said consumer's computer bypassing said on-line merchant's computer, and after receiving said account number and authorization number, verify the validity of said [first] account number and [second numbers] said authorization number.

APPENDIX 10

25. (Amended) The system according to claim 22 wherein said computer is configured to notify said on-line merchant's computer whether said [first] account number and [second numbers] said authorization number are valid.

APPENDIX 11

27. (Amended) The method according to claim 1 wherein said [first] account number is an ATM card number and said [second] authorization number is a PIN associated with said ATM card number.

APPENDIX 12

29. (Amended) The system according to claim 9 wherein said {first] account number is an ATM card number and said [second] authorization number is a PIN associated with said ATM card number.

APPENDIX 13

30. (Amended) The method according to claim 17 wherein said [first] account number is an ATM card number and said [second] authorization number is a PIN associated with said ATM card number.

APPENDIX 14

32. (Amended) The system according to claim 22 wherein said [first] account number is an ATM card number and said [second] authorization number is a PIN associated with said ATM card number.

APPENDIX 15

33. (Amended) A method of making purchases over the Internet comprising the steps:

transmitting an ATM card number which will be used to pay a purchase price over the Internet from a web browser on a consumer's computer to an on-line merchant's web site;

forwarding said first number over the Internet from said on-line merchant's web site to a verification computer;

transmitting over the Internet from said verification computer to said web browser on said consumer's computer a request for a PIN associated with said ATM card number;

inputting said PIN into said web browser on said consumer's computer and transmitting said PIN over the Internet from said [consumer] consumer's computer to said verification computer;

determining using said verification computer whether said [first] ATM card number and [second numbers] said PIN are valid; and

transmitting a message over the Internet from said verification computer to said on-line merchant's web site indicating whether said ATM card number and PIN are valid.

APPENDIX 16

34. (Amended) A system for making purchases over the Internet comprising:

a consumer computer connected to the Internet having a web browser;

an on-line [merchant] merchant's web site connected the Internet; and

a verification computer connected to the Internet;

said consumer computer being configured to transmit over the Internet, using said web browser, (1) an ATM card number which will be used to pay a purchase price to said on-line merchant's web site and (2) a PIN associated with said ATM card number to said verification computer in response to a query from said verification computer;

said on-line merchant web site being configured to forward said ATM card number to said verification computer over the Internet; and

said verification computer being configured to query said consumer computer over the Internet for said PIN, determine the validity of said ATM card number and said PIN, and transmit a message over the Internet to said on-line merchant's web site indicating whether said ATM card number and PIN are valid.

APPENDIX 17

35. (Amended) A method of authorizing a purchase to be made over the Internet comprising the steps:

receiving at a verification computer a consumer's ATM card number which will be used to pay a purchase price transmitted over the Internet from an on-line merchant's web site;

transmitting over the Internet a query for a PIN associated with said ATM card number from said verification computer to a consumer computer;

receiving at said verification computer said PIN transmitted over the Internet from said consumer computer;

verifying the validity of said ATM card number and said PIN using said verification computer; and

transmitting a message over the Internet from said verification computer to said on-line merchant's web site indicating whether said ATM card number and PIN are valid.

APPENDIX 18

36. (Amended) A system for authorizing a purchase to be made over the Internet comprising:

a verification computer connected to the Internet;

said verification computer being configured to receive a consumer's ATM card number which will be used to pay a purchase price transmitted over the Internet from an on-line [merchant] merchant's web site, transmit a query over the Internet to a consumer computer for a PIN associated with said ATM card number, receive said PIN transmitted over the Internet from said consumer computer, verify the validity of said ATM card number and PIN, and transmit a message over the Internet to said on-line merchant's web site indicating whether said ATM card number and PIN are valid.